



PANTHER VALLEY VILLAGE SQUARE, P.O. BOX 5000, ALLAMUCHY, NJ 07820
 Phone: 800-275-7722
 Fax: 800-275-8049

[Add Product](#)

THIS REPORT IS NOT INTENDED FOR LENDING PURPOSES

FILE #	9638647	FNMA #		DATE COMPLETED	3/27/2019	RQD' BY	SHARIN
SEND TO	SANDYSOFT TEMPLATE			DATE ORDERED	3/27/2019		
	CUST. # CIS-7777			REPOSITORIES	XP/EF	PRPD' BY	
	PO BOX 5000			PRICE		LOAN TYPE	
	ALLAMUCHY, NJ 07820			REF. #			

PROPERTY ADDRESS

APPLICANT				CO-APPLICANT			
APPLICANT	TESTCASE, ABBY C			CO-APPLICANT			
SOC SEC #		DOB		SOC SEC #		DOB	
MARITAL STATUS				DEPENDENTS			
CURRENT ADDRESS	918 D ST, ANTHILL, MO 65488*			LENGTH			
PREVIOUS ADDRESS				LENGTH			

SCORE MODELS

EQUIFAX/FICO CLASSIC V5 FACTA - ABBY C TESTCASE - 000000014
 SCORE: **547**
 00039 - SERIOUS DELINQUENCY
 00018 - NUMBER OF ACCOUNTS WITH DELINQUENCY
 00013 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
 00034 - AMOUNT OWED ON DELINQUENT ACCOUNTS
 FA - NUMBER OF INQUIRIES ADVERSELY AFFECTED THE SCORE, BUT NOT SIGNIFICANTLY

EXPERIAN/FAIR, ISAAC (VER. 2) - ABBY TESTCASE - 000000014
 SCORE: **576**
 38 - SERIOUS DELINQUENCY AND PUBLIC RECORD OR COLLECTION FILED
 13 - TIME SINCE DELINQUENCY IS TOO RECENT OR UNKNOWN
 18 - NUMBER OF ACCOUNTS WITH DELINQUENCY
 10 - PROPORTION OF BALANCE TO HIGH CREDIT ON BANK REVOLVING OR ALL REVOLVING ACCOUNTS
 08 - TOO MANY INQUIRIES LAST 12 MONTHS

[Request New Tradeline](#)

CREDIT

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE
B	B	Account11 22222222	02/19	07/18 11/18	\$147000 MTG	\$146832 360 \$1372	\$5076	02	0	1	2	DELINQ 120+ XP/EF
Late Dates: 2/19-120, 1/19-90, 12/18-60 REAL ESTATE MORTGAGE; SECOND MORTGAGE												
B	B	Account333333333333 3333333333	02/19	12/14 02/19	\$23895 AUTO	\$4507 060 \$461	\$0	52	0	0	0	AS AGREED XP/EF
B	B	Acc4 04545454545454	07/14	09/98 --/--	\$9865 OPEN	\$0 001 \$0	\$0	1	0	0	0	PAID XP

EOA KEY: B=BORROWER; C=CO-BORROWER; J=JOINT; U=UNDESIGNATED; A=AUTHORIZED USER; P=PARTICIPANT; S=CO-SIGNER; M=MAKER; X=DECEASED; I=INDIVIDUAL; T=TERMINATED

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	PO BOX 5000		PRICE		LOAN TYPE	
	ALLAMUCHY, NJ 07820		REF. #			

PROPERTY ADDRESS

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APPLICANT	TESTCASE, ABBY C		CO-APPLICANT		
SOC SEC #		DOB	SOC SEC #		DOB
MARITAL STATUS			DEPENDENTS		

CREDIT

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE
		3838383838383		08/18	MTG	360 -						XP
Late Dates: 11/18-60, 10/18-30 TRANSFERRED TO ANOTHER LENDER; CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST												

COLLECTION ACCOUNTS

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE
B B		Account11111111111111111111 11111111	01/19	07/18 11/18	\$588000 MTG	\$587597 360 \$3822	\$15818	2	0	0	2	FORECLOS XP/EF
Late Dates: 1/19-F, 12/18-90 FORECLOSURE PROCEEDINGS STARTED 1/19; CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST												
B B		Account4444444444 4444444444444	02/19	04/18 06/18	\$4000 REV	\$5279 \$91	\$5185	10	1	1	4	CHARGE OFF XP/EF
Late Dates: 12/18-150+, 11/18-150+, 10/18-120, 9/18-90, 8/18-60, 7/18-30 ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST												
B B		Acco5 55555555555550322	12/18	01/05 03/18	\$11550 REV	\$3346 -	\$593	67	6	4	4	CHARGE OFF XP/EF
Late Dates: 11/18-150+, 10/18-150+, 9/18-120, 8/18-90, 7/18-60, 6/18-30, 12/17-60, 11/17-30, 5/17-30 ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST												
B B		Account3535353535353535 353535353	09/15	--/-- --/--	\$78 INST	\$78 001 -	\$78	1	0	0	0	COLLECTION XP
UTILITY COMPANY												
J B		Account11111111111111111111 41414141	06/16	12/12 --/--	\$285000 MTG	\$0 030 \$0	\$0	27	6	3	0	PAID FORE XP
Late Dates: 1/16-F, 12/15-60, 11/15-30, 10/15-30, 7/15-30, 5/15-30, 11/14-30, 10/14-60, 9/14-30 CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST												

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CUST. # CIS-7777 REPOSITORIES XP/EF PRPD' BY
PO BOX 5000 PRICE LOAN TYPE
ALLAMUCHY, NJ 07820 REF. #

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APPLICANT	TESTCASE, ABBY C			CO-APPLICANT			
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COLLECTION ACCOUNTS

E C O A	W H O S E	CREDITOR	DATE REPORTED	DATE OPENED	HIGH CREDIT OR LIMIT	BALANCE	PAST DUE	MO REV	30	60	90+	STATUS
				DLA	ACCT TYPE	TERMS						SOURCE
J	B	Account3636363636363636 3636363636363636	01/19	07/18 --/--	\$798000 MTG	- 480 -	-	4	0	1	0	FORECLOS XP

Late Dates: 12/18-F, 11/18-F, 10/18-60
TRANSFERRED TO ANOTHER LENDER; CONVENTIONAL REAL ESTATE LOAN, INCLUDING PURCHASE MONEY FIRST;
FORECLOSURE STARTED

OTHER CREDIT HISTORY

*** NONE ***

PUBLIC RECORDS

B	B	PubRec3434343434343434 Docket #: 3434343434 Source: XP	File Date: 12/16 Amount: \$12,595 Status Date: --/--	Plaintiff: Action Type: STATE TAX LN Status: RELEASED
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INQUIRIES (LAST 120 DAYS)

XP	B	03/26/19	Inquiry474747474747474	FINANCE
EF	B	03/26/19	Inquiry31	FINANCE
XP	B	03/22/19	Inquiry777777777777777	FINANCE
EF	B	03/22/19	Inqui7	MISC
XP	B	03/15/19	Inquiry888888888888888	FINANCE
EF	B	03/15/19	Inquir8	MISC
XP/EF	B	03/14/19	Inquiry999	FINANCE
XP	B	03/14/19	In7	FINANCE
XP/EF	B	03/05/19	Inquiry101010101010101	FINANCE
XP	B	02/20/19	Inquiry4848484848484	FINANCE
XP	B	02/04/19	Inquiry2929	FINANCE
XP	B	01/21/19	Inquiry4747474747474	FINANCE
XP	B	01/14/19	Inquiry5151515151515	MISC
XP	B	11/29/18	Account444	BANKING

ALERT

1 - ADDRESS DISCREPANCY: THERE IS A DIFFERENCE BETWEEN THE ADDRESS SUBMITTED IN THE INQUIRY AND THE ADDRESS(ES) ON FILE
2 - ADDRESS DISCREPANCY: THERE IS A SUBSTANTIAL DIFFERENCE BETWEEN THE ADDRESS SUBMITTED IN THE INQUIRY AND THE ADDRESS(ES) ON FILE

SOURCE OF INFORMATION

1 EXPERIAN - PULLED ON: 03/27/19
NAME: ABBY TESTCASE 000000014 DOB: N/A

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SOC SEC #	DOB	SOC SEC #	DOB
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SOURCE OF INFORMATION

NAME: 4500C5E54BC91695A1 000000014 DOB: N/A
 NAME: CED31ED0E4BA8C3 000000014 DOB: N/A
 NAME: DBB76F643B525BA 000000014 DOB: N/A
 NAME: 2D0F6D356C3DC8C 000000014 DOB: N/A
 SSN: 000000014
 ADDRESS: 918 D ST - REPORTED 04/14 - 02/19
 ADDRESS: 4147 B ST - REPORTED 06/18 - 01/19
 ADDRESS: 4303 NEWHALL - REPORTED 10/15
 EMPLOYER: F8CCD55D2EC89AED2// - REPORTED 01/19
 EMPLOYER: D85D6F7DE6B96D// - REPORTED 06/18
 2 EQUIFAX - PULLED ON: 03/27/19 - INFILE DATE: 07/06/04
 NAME: ABBY C TESTCASE DOB: 04/18/48
 SSN: 000000014
 ADDRESS: 918 D ST, ANTHILL, MO 65488-0001 - REPORTED 02/17
 ADDRESS: 4147 B ST, ANTHILL, MO 65488-0001 - REPORTED 03/19

CREDITORS

AAMES FUNDING CORPOR	350 S. GRAND AVE. #5200, LOS ANGELES, CA 90071	
AMEX	PO BOX 297871, FORT LAUDERDALE, FL 33329	800-874-2717
BANK OF AMERICA	4060 OGLETOWN STANTON RD, NEWARK, DE 19713	BYMAILONLY
BANKAMERIC	1825 E BUCKEYE RD #2723, PHOENIX AZ 85034	800-236-6497
BK OF AMER	PO BOX 982238, EL PASO, TX 79998	800-421-2110
CAP 1 BANK	PO BOX 85015, RICHMOND VA 23285	800-955-7070
CHASE BANK USA, NA	,	800-955-9900
CHASE CARD	PO BOX 15298, WILMINGTON, DE 19850	800-945-2000
CHASE MANHATTAN MTGE	3415 VISION DR, COLUMBUS, OH 43219	800-848-9380
CHRYSLER	ADDRESS NOT AVAILABLE, ATLANTA GA 30309	800-700-0738
CHRYSLER FINANCIAL	5225 CROOKS RD STE 140, TROY, MI 48098	800 395-8912
CREDCO	10277 SCRIPPS RANCH BLVD, SAN DIEGO, CA 92131	800-637-2422
CREDCO/MR COOPER	PO BOX 50914, SAN DIEGO, CA 92150	800-523-0233
CREDIT PLUS	31550 WINTERPLACE PKWY, SALISBURY, MD 21804	301-742-9551
CRESCENT JEWELERS	1101 MARINA VILLAGE PWY, ALAMEDA, CA 94501	510-874-7600
EVERHOME/ALLIANCE MORTGAGE CO	PO BOX 2109, JACKSONVILLE, FL 32232	800-669-9721
FAC	12395 FIRST AMERICAN WAY, POWAY, CA 92064	619-938-7314
FACTUAL DATA/0600	PO BOX 1055, PITTSBURGH, PA 15230	800-929-3400
GMAC	PO BOX 12699, GLENDALE, AZ 85318	BYMAILONLY
MARKET STREET MORTGAGE	2650 MCCORMICK DR STE 20, CLEARWATER, FL 33759	727-724-7000
MFI CREDIT SOLUTIONS	7181 GARFIELD AVE, HUNTINGTON BEACH, CA 92648	714-899-2656
NATIONWIDE CREDIT	1845 W ORANGEWOOD AVE ST, ORANGE, CA 92868	714-641-1551

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CREDITORS

OCWEN	PO BOX 24646, WEST PALM BEACH, FL 33416	800-746-2936
OCWEN FEDERAL	1675 PALM BEACH LAKES BLVD. SUITE 304, WEST PALM BEACH, FL 33401	800-746-2936
OPTION ONE MORTGAGE CO	CAN ORDER 12 MON HIST OVER PHONE*, TRY FAX 866-832-4592 ATTN RESEARCH	800-648-9605*
PACIFIC GAS & ELECTRIC	PO BOX 8329, STOCKTON, CA 95208	800-933-6933
SANTA CLARA COUNTY REC	70 W HEDDING ST, SAN JOSE, CA 95110	408-299-1121
TRANSUNION CREDIT INFO	PO BOX 31423, INDEPENDENCE, OH 44131	866-871-0390
WEST COAST SERVICING	17011 BEACH BLVD STE 300, HUNTINGTON BEACH, CA 92647	714-596-6333

DISCLAIMER

- An asterisk (*) following the payment amount indicates the repositories have no payment data and that the amount was automatically calculated as a percentage of the account balance.

- This is a report containing information supplied by the repositories listed above. The merge process is automated and the report may include some duplications and/or omissions. Inquiries regarding any disputed items should be directed to the creditor reporting the item, or to the appropriate repository service center(s) listed below.

EXPERIAN	TRANSUNION	EQUIFAX
PO BOX 2002	PO BOX 1000	PO BOX 740241
ALLEN, TX 75013	CHESTER, PA 19016	ATLANTA, GA 30374
888-397-3742	800-916-8800	800-685-1111
www.experian.com/reportaccess	transunion.com/myoptions	www.equifax.com/fcra

MISCELLANEOUS INFORMATION

- Instant View Password: BP-1F40DE6

- To verify the authenticity of this credit report, please visit <https://cis.meridianlink.com> and click on the Instant View link. Enter Identifier # 9638647 and password BP-1F40DE6 to view the report. For any inquiries regarding this report or services provided by CIS INFORMATION SERVICES please contact us at 800-275-7722.

*** END OF REPORT 3/27/2019 7:16:39 AM ***

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